CLAIMS

Please amend the claims as follows:

1.   (Currently Amended) A method of electronically providing anonymous transaction services, comprising:

electronically communicating at an intermediary computing system over a computer network remotely with both clients, loan suppliers, and at least one third party credit bureau service;

using the intermediary computing system to electronically compile client loan application files provided by the clients over the computer network, the client loan application files including loan application data sets that contain personal client loan application information that uniquely identify the clients and is not required by the loan suppliers to make pending loan offers to the clients, the client loan application files also including loan application data sets that contain anonymous client loan information that does not uniquely identify the clients and that does provide loan information required by the loan suppliers to make pending risk-based loan offers to the clients;

using the intermediary computing system to electronically compile third party credit bureau report files from a third party credit bureau service that operates externally and independently from the intermediary computing system and externally and independently from the loan suppliers, the third party credit bureau report files including both personal client credit report information that uniquely identifies the clients but is not required by the loan suppliers to make the pending risk-based loan offers to the clients and anonymous client credit report information that does not personally identify the clients and includes at least a credit score that is required by the loan suppliers for determining whether or not to make the pending risk-based loan offers to the clients;

using the intermediary computing system to electronically separate the personal client loan application information from the anonymous client loan information in the client loan application files;

using the intermediary computing system to electronically and automatically purge the personal client credit report information from the third party credit bureau report files received from the third party credit bureau service;

using the intermediary computing system to electronically and automatically combine the separated anonymous client loan information with the anonymous client credit report information from the purged third party credit bureau report files to form anonymous loan transaction profiles;

electronically receiving supplier criteria from the loan suppliers at an intermediary distributor, the supplier criteria indicating a maximum fee the loan suppliers are willing to pay to provide risk-based pre-approved offers to clients associated with the intermediary computing system, the intermediary distributor sending the supplier criteria to the intermediary computing system associated with at least one of the clients when a fee charged by the intermediary distributor is less than the maximum fee,

electronically comparing the maximum fee to a fee charged by intermediary computing system and the fee charged by intermediary distributor;

using the intermediary computing system to electronically send the anonymous loan transaction profiles including the combined anonymous client loan information and anonymous client credit report information over the computer network to the intermediary distributor, the intermediary distributor receiving the anonymous transaction profiles from the intermediary computing system when the fee charged by the intermediary computing system and the fee charged by the intermediary distributor are less than or equal to the maximum fee and sending the anonymous transaction profiles to the loan suppliers without revealing the personal client loan application information and the personal client credit report information to the loan suppliers, enabling the loan suppliers to evaluate and selectively send pre-approved pending risk-based loan offers to at least one qualifying subset of the clients associated with anonymous client loan information and combined anonymous client credit report information qualifying for the pre-approved pending risk-based loan offers;

using the intermediary computing system to electronically receive the selected pre-approved pending risk-based loan offers from said loan suppliers and then forward the pre-approved pending risk-based loan offers to the clients; and

using the intermediary computing system to electronically and automatically send the personal client loan information and personal client credit report information to associated loan suppliers for clients that accept the pre-approved pending risk-based loan offers from the associated loan suppliers.

Claims 2-4   (Canceled)

5.   (Previously presented) The method of claim 1 including:

using a supplier computing system to electronically send supplier criteria for evaluating the anonymous loan transaction profiles to the intermediary computing system over the computer network;

using the intermediary computing system to electronically compare the anonymous loan transaction profiles with the supplier criteria and send any the anonymous loan transaction profiles that satisfy the supplier criteria to the supplier computing system;

using the supplier computing system to electronically select clients for sending the pre-approved pending loan offers based only on the anonymous loan transaction profiles received from the intermediary computing network without ever knowing the personal identity of the selected clients and electronically sending the pre-approved pending loan offers to the selected clients over the computer network.

Claims 6-9   (Canceled)

10.   (Previously presented) The method of claim 1 including:

using a computer system to:

compile the plurality of client loan application files,

send the anonymous client credit report information along with the anonymous client loan information to the loan suppliers in the anonymous loan transaction profiles to enable the loan suppliers to select subsets of clients based upon the anonymous client information and selectively provide different loan terms or loan products to the selected subsets of clients according to the anonymous client credit report information and the anonymous client loan information in the anonymous information profile,

receive pre-approved loan offers from said loan suppliers on behalf of the selected subsets of clients, and

provide personal client loan information and personal client credit report information to the supplier after the client accepts the supplier's offer.

Claims 11-58 (Canceled)

59.   (Currently Amended) A system for providing anonymous transaction services, comprising the steps of:

means for compiling client files within an intermediary, including data sets that contain personal client information that uniquely identify clients and data sets that contain anonymous client information that do not uniquely identify clients and that do provide information needed by suppliers to make pre-approved offers, where the clients and at least another source external

to the intermediary other than the suppliers supply the anonymous client information to the intermediary;

means for receiving supplier criteria from at least one intermediary distributor, the supplier criteria indicating a maximum fee a supplier is willing to pay to provide risk-based pre-approved offers to clients associated with the intermediary, the intermediary distributor sending the supplier criteria to the intermediary computing system associated with at least one of the clients when a fee charged by the intermediary distributor is less than the maximum fee;

means for comparing the maximum fee to a fee charged by the intermediary and a fee charged by the intermediary distributor;

when the fee charged by the intermediary and the fee charged by the intermediary distributors are less than or equal to the maximum fee, means for providing the anonymous client information to the intermediary distributor, the intermediary distributor receiving the anonymous transaction profiles from the intermediary when the fee charged by the intermediary computing system and the fee charged by the intermediary distributor are less than or equal to the maximum fee and providing the suppliers with the anonymous client information from the intermediary without revealing the personal client information, enabling the suppliers to select at least one subset of clients based upon the anonymous client information;

means for receiving and providing to the selected clients pre-approved offers from said suppliers; and

means for giving the personal client information of a client to a supplier when the client accepts one of the pre-approved offers corresponding to the supplier.

60.   (Previously presented) The method of claim 1 including using the intermediate computing system to electronically obtain the third party credit bureau report files from the third party credit bureau service using both the anonymous client loan information and the personal client loan application information and then filtering the personal client credit report information from the third party credit bureau report files and automatically attaching the filtered third party credit bureau report files to the anonymous client loan information to generate the anonymous loan transaction profiles that provide sufficient anonymous client financial information for the loan suppliers to independently make the pre-approved pending risk-based loan offers.

61. (Previously presented) The method of claim 1 including using the intermediary computer system to electronically provide one or more of the loan suppliers with the terms of the pre-approved pending risk-based offers provided to the clients by other loan suppliers.

62. (Previously presented) The method of claim 1 where the loan suppliers receive the personal client loan application information independently of the intermediary computer system and obtain one or more third party credit bureau report files for the clients accepting the pre-approved pending risk-based loan offers to verify the anonymous client loan information and anonymous client credit report information provided to the loan suppliers by the intermediary computer system.

63. (Previously presented) The method of electronically providing anonymous transaction service of elaim 13 where the third party information includes at least one of a driving record, a medical record, and a court record.

64. (Previously presented) The method of electronically providing anonymous transaction service of claim 32 includes:

electronically receiving offer criteria from the client that identifies one or more requirements of pre-approved offers to the client;

electronically comparing the pre-approved offer from the seller with the offer criteria from the client; and

electronically providing the pre-approved offer to the client when the pre-approved offer meets the offer criteria.

65. (Previously presented) The method of electronically providing anonymous transaction service of claim 32 where the anonymous transaction profile identifies an existing business relationship between the client and the seller, and electronically comparing the anonymous transaction profile with criteria corresponding to the existing business relationship.

66. (Currently amended) A method for supplying offers for risk-based financial products, comprising:

using a supplier computing system to electronically send supplier eriteria for receiving consumer requests for risk-based financial services to a distributor computing

system over a computer network, the supplier computing system operating independently and remotely from the distributor computing system, the supplier criteria indicating a maximum fee at least one supplier associated with the supplier computing system is willing to pay to provide risk-based pre-approved loan offers to customers associated with the distributor computing system, the distributor computing system sending the supplier criteria to an intermediary computing system associated with at least one of the customers when a fee charged by the distributor computing system is less than the maximum fee,

when the fee charged by the distributor computing system and any fees charged by others distributors are less than or equal to the maximum fee, using the supplier computing system to electronically receive a plurality of anonymous transaction profiles that satisfy the supplier criteria from the distributor computing system for consumers requesting offers for the risk-based financial services, each of the anonymous transaction profiles including anonymous consumer or business loan application information generated by the consumer that is merged with anonymous third party consumer credit information generated from a third party credit reporting agency independently from the consumer or business loan application information generated by the consumer wherein all personal information necessary for personally or individually identifying the consumer has been removed from both the consumer or business loan application information and from the third party consumer credit information prior to the anonymous transaction profiles being received by the supplier computing system, the distributor computing system receiving the anonymous transaction profiles from the intermediary computing system when the fee charged by the intermediary computing system and the fee charged by the distributor computing system are less than or equal to the maximum fee and sending the anonymous transaction profiles to the supplier computing system without revealing the personal client loan application information and the personal client credit report information to the loan suppliers;

using the supplier computing system to electronically select consumers for issuing pre-approved loan offers based entirely from the anonymous transaction profiles received from the distributor computing system without ever knowing the particular identity of the customers; and

using the supplier computing system to electronically send the pre-approved loan offers to a subset of the consumers over the computer network.

67.   (Previously presented) The method according to claim 66 wherein one of the supplier criteria sent from the supplier computing system to the distributor computing system

specifies only receiving requests for risk-based financial services from consumers having previous financial service relationships with a supplier, the distributor computing system then sending only anonymous transaction profiles back to the supplier computing system matching the previous financial service relationship supplier criteria.

68.   (Previously presented) The method according to claim 66 where the supplier criteria includes offer fees paid by a supplier to provide pre-approved offers to the subset of consumers.

69.   (Previously presented) The method according to claim 68 where the offer fees correspond with a competitive ranking of the pre-approved offer when provided to the consumers.

70.   (Previously presented) The method according to claim 66 where the supplier criteria includes acceptance fees to be paid by a supplier upon acceptance of the pre-approved offers by the consumers.

71.   (Previously presented) The method according to claim 66 including electronically providing one or more criteria selection categories at the supplier computing system, a supplier sorting the anonymous transaction profiles according to at least one of the criteria selection categories.

72.   (Previously presented) The method according to claim 66 including one or more consumers accepting the pre-approved offers and the distributor computing system then electronically and automatically providing information that uniquely identifies those consumers to the supplier computing system.

73.   (Previously presented) The method according to claim 66 including:
electronically identifying a plurality of distributors corresponding to one or more sets of the anonymous transaction profiles, one or more of the distributors specifying distributor criteria that includes distributor conditions for a supplier to provide pre-approved offers to the consumers corresponding to that distributor;
electronically comparing the distributor criteria with the supplier criteria from the supplier computing system; and

electronically identifying a subset of the distributors responsive to the comparing of the distributor criteria and supplier offer criteria.

74.   (Previously presented) The method according to claim 73 including:

electronically selecting a subset of anonymous transaction profiles associated with a subset of distributors;

electronically providing the pre-approved offers to the consumers corresponding to the selected subset of anonymous transaction profiles.

75.   (Previously presented) The method according to claim 74 where the distributor criteria includes distributor charges paid by the supplier when pre-approved offers are provided to corresponding consumers or accepted by corresponding consumers.

76.   (Previously presented) The method according to claim 75 where the distributor charges paid by the supplier include aggregated charges to be paid to multiple distributors when pre-approved offers are provided to corresponding consumers or accepted by corresponding consumers.

77.   (Previously presented) The method according to claim 73 where the comparing excludes consumers associated with one or more of the distributors from receiving pre-approved offers from a supplier.

78.   (Previously presented) The method according to claim 73 where the distributor criteria restricts the type of pre-approved offers or the content in the pre-approved offers from a supplier.

79.   (Previously presented) A method comprising:

electronically receiving supplier criteria from a supplier of risk-based financial products at a first distributor, the supplier criteria indicating a maximum fee the supplier is willing to pay to provide risk-based pre-approved offers to customers associated with the first distributor;

electronically comparing a first distributor fee charged by the first distributor to the maximum fee;

electronically sending the supplier criteria to a second distributor associated with at least one of the customers when the first distributor fee is less than the maximum fee, enabling

the second distributor to compare a second distributor fee charged by the second distributor to the maximum fee and the first distributor fee;

electronically receiving anonymous transaction profiles from the second distributor at the first distributor when the first and second distributor fees are less than the maximum fee, the anonymous transaction profiles including anonymous client information that does not uniquely identify the customers and that does provide information required by the supplier to make risk-based pre-approved offers to the customers;

electronically sending the anonymous transaction profiles to the supplier without revealing personal client information that uniquely identify the customers; and

electronically receiving risk-based pre-approved offers from the supplier, the risk-based pre-approved offers for at least a subset of the customers associated with the anonymous transaction profiles, and then forwarding the risk-based pre-approved offers to the subset of customers.

80.   (Previously presented) The method of claim 79 includes electronically sending the supplier criteria to a third distributor associated with at least one of the customers, enabling the third distributor to compare a third distributor fee charged by the third distributor to the maximum fee and the first distributor fee, the third distributor not providing anonymous transaction profiles associated with the customers to the first distributor when the first and third distributor fees are greater than the maximum fee.

81.   (Previously presented) The method of claim 79 where the supplier criteria indicates a maximum acceptance fee the supplier is willing to pay to when consumers associated with the first distributor accept risk-based pre-approved offers from the supplier.

82.   (Previously presented) The method of claim 79 includes electronically excluding the supplier from providing the risk-based pre-approved offers to the customers according to the terms of the risk-based pre-approved offers.

83.   (Previously presented) The method of claim 79 includes electronically excluding the supplier from providing the risk-based pre-approved offers to the customers according to the identity of the supplier.